

In re:  
William F Schrul  
Debtor

Case No. 20-11372-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 19, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + William F Schrul, 209 Cuthbert Street #305, Philadelphia, PA 19106-4531                                    |
| 14477661 | + HCS, P.O. Box 603555, Charlotte, NC 28260-3555   |
| 14485990 | + M&T Bank, CO Rebecca Ann Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                    | May 20 2025 00:29:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| 14477656 | + Email/Text: creditcardbkcorrespondence@bofa.com     | May 20 2025 00:29:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238   |
| 14495933 | + Email/Text: mortgagebkcorrespondence@bofa.com       | May 20 2025 00:29:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14477658 | Email/Text: megan.harper@phila.gov                    | May 20 2025 00:29:00 | City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595                |
| 14477657 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               | May 20 2025 00:39:07 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  |
| 14502184 | Email/PDF: Citi.BNC.Correspondence@citi.com           | May 20 2025 00:38:59 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 14477659 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | May 20 2025 00:29:00 | Comenitybank/westelm, Po Box 182789, Columbus, OH 43218-2789   |
| 14501889 | ^ MEBN  | May 20 2025 00:22:40 | Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington, DC 20006-1152                                      |
| 14932684 | + Email/PDF: ebn_ais@aisinfo.com                      | May 20 2025 00:28:14 | Goldman Sachs Bank c/o AIS InfoSource LP as Agent, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901                                  |
| 14477660 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | May 20 2025 00:29:00 | Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400   |
| 14501775 | Email/Text: JCAP_BNC_Notices@jcap.com                 | May 20 2025 00:29:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  |
| 14501888 | ^ MEBN  | May 20 2025 00:22:40 | John D. Sadler, 1909 K Street NW, 12th Floor, Washington 20006-1152  |
| 14499687 | Email/PDF: resurgentbknotifications@resurgent.com     | May 20 2025 00:28:44 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |

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|          |  |                      |  |
|----------|--|----------------------|--|
| 14477662 | + Email/Text: camanagement@mtb.com                   | May 20 2025 00:29:00 | M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  |
| 14498151 | Email/Text: camanagement@mtb.com                     | May 20 2025 00:29:00 | M&T Bank, PO BOX 840, Buffalo, NY 14240  |
| 14497950 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 20 2025 00:28:44 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                                      |
| 14481945 | + Email/Text: RVSVCBICNOTICE1@state.pa.us            | May 20 2025 00:29:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946     |
| 14500352 | Email/Text: bnc-quantum@quantum3group.com            | May 20 2025 00:29:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788                  |
| 14477663 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:28:31 | Syncb/amazon Plcc, Po Box 965015, Orlando, FL 32896-5015   |
| 14477664 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:50:04 | Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001   |
| 14477665 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:28:14 | Syncb/crate&barrel, Po Box 965022, Orlando, FL 32896-5022  |
| 14477666 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:39:29 | Syncb/gap, Po Box 965005, Orlando, FL 32896-5005   |
| 14477667 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:50:02 | Syncb/jc Penneys, Po Box 965007, Orlando, FL 32896-5007  |
| 14477668 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:28:32 | Syncb/musicians Friend, C/o Po Box 965036, Orlando, FL 32896-0001                                    |
| 14477669 | + Email/PDF: ais.sync.ebn@aisinfo.com                | May 20 2025 00:39:16 | Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005   |
| 14502034 | + Email/PDF: acg.acg.ebn@aisinfo.com                 | May 20 2025 00:28:14 | Synchrony Bank, c/o AIS Info Source, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14477670 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | May 20 2025 00:39:28 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  |
| 14477671 | Email/Text: bknotice@upgrade.com                     | May 20 2025 00:29:00 | Upgrade Inc, 2 North Central Ave, 10th Flr, Phoenix, AZ 85004  |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 14710288 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| DAVID M. OFFEN          | on behalf of Debtor William F Schrul dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecf@gmail.com   |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                  |   |                       |
|------------------|---|-----------------------|
| IN RE:           | ) |                       |
| William F Schrul | ) | Case No. 20-11372-djb |
|                  | ) |                       |
|                  | ) |                       |
| Debtor(s).       | ) | Chapter: 13           |
|                  | ) |                       |
|                  | ) |                       |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 19, 2025

For The Court

Timothy B. McGrath  
Clerk of Court